

EXHIBIT 191

From: mary.erdoes@jpmorgan.com [mary.erdoes@jpmorgan.com]
Sent: 10/24/2006 1:34:58 PM
To: zach.hulsey@jpmorgan.com; catherine.keating@jpmorgan.com
CC: jes.staley@jpmorgan.com
Subject: google

we are going to go with Barry Berger (new WA in NJ) and Pat Lunka (because barry is new).

Again, I want to reiterate that this is NOTHING to do with the abilities of the SF team. This is solely because of our need to have a NY team to cover a NY person, Jeffrey Epstein (as the advisor to the partners).

Zach- what we should probably do now is have Robert Keller (and whomever else he wants to have join, like Jim Ellis?) do a debrief with Barry and Pat to prepare them on our knowledge of the partners, for a meeting with Jeffrey. Then we will have Mary Casey (who covers Jeffrey) work with Barry/Pat on preparing them to deal with Jeffrey.

Catherine-would you like to tell Ann Boroweic and barry/pat or should I?

thanks all,
Mary